

Grievance Redressal Policy

Religare Housing Development Finance Corporation Limited

How to log in a complaint/ where can a complaint be made?

Any customer having a query/complaint with respect to the product and services offered by Religare Housing Development Finance Corporation Limited can highlight to The Customer Service Department of Religare Housing Development Finance Corporation Limited through following established channels of communication. Customers can log in their queries and complaints through any of the below mentioned channels:

Call- Call at 1860-3000-4111

SMS- SMS LOANS to 575758

Email – Customerservice@religare.com

Letter- The Customer Service Department, Religare Housing Development Finance Corporation Limited

1st Floor, Tower A, Prius Global, Plot No. 3, 4 & 5, Sector-125, Noida, U.P-201301

Website-www.religarehomeloans.com

Mobile application- *VSERVE* on Google play store and App Store (I Phone)

How a query/complaint should be made?

A Query or a complaint can be raised through any of the established customer service channels mentioned above. While lodging a query / complaint through these channels, one must ensure to provide loan related details for identification of records i.e. **Loan Account Number (LAN)**, complete query/complaint details, valid contact information along with email ID and Product Details. Once the customer loan account details are validated, customer service team will investigate and resolve respective query/complaint to the best of their ability. In case of incomplete loan details received from customer, the respective query or complaint will not be logged in for further investigation and resolution. A response intimating the customer of the insufficiency will be sent.

When to expect a reply?

1-Each customer complaint being unique in nature, can take approximately 4 weeks for a detailed response to respective customer query or complaint. Once a query or a complaint is registered with customer service an automated email response along with a unique reference number will be sent to the customer. While the concerned team works on the query / complaint towards resolution, an interim response intimating the actual time that will be taken to resolve the issue will be sent to the customer.

2- If the Customer does not receive any response from the company within 4 weeks or is dissatisfied with the response received, s/he may escalate the matter to **Grievance Redressal Officer (GRO)** appointed by the company and write an email/call as per the details mentioned hereunder.

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Business Segment	Grievance Redressal Officer	Contact No.	Email Id
Customer Service Head- Home Loans	Mr. Vinod Juneja	0120-3395361	customerservice@religare.com vinod.juneja@religare.com
EVP & Head - Products & Distribution	Mr. Rahul Mehrotra	0124-6180200	rahul.mehrotra@religare.com cbo.rhdfcl@religare.com

Whom to approach in case of an escalation?

The customer must check for the status of the complaint resolution at any of the channels mentioned above, if the resolution is not received and the designated time has elapsed then other than the above mentioned escalation authority, the customer has an option to write to Reserve Bank of India at the address provided below :

[National Housing Bank , Department of Regulation and Supervision \(Complaint Redressal Cell \) 4th Floor, Core- 5A, India Habitat Center, Lodhi Road, New Delhi-110003](#)

[Such Complaints may also be escalated and emailed to crcell@nhb.org.in](mailto:crcell@nhb.org.in)